

EXHIBIT D

Your Honor,

My name is Gabriela Emilova Pavlova. I am 33 years old and live in Sofia. Irina Dilkinska is a family friend. I know her for two years now. She accepted me very quickly and I have nothing but warmhearted feeling towards her.

My impression is that she is an understanding mother, loving wife, an educated person with high moral values. When I heard about the charged accusations against her, I was shocked. She does not give the impression of someone who would be involved in crime activities. Quite the opposite - the fact that she has a High Degree of Law talks about her feeling of justice.

When I look into the case of OneCoin, it occurs to me that Ruja Ignatova deceived the people around her. I doubt that Irina would have agreed to take her position in the company, if she knew about the risks. Her family is her treasure, and putting it in such danger does not seem logical.

I believe that you will do the best to bring justice to this case.

Best regards.

G. Pavlova